Statement—III

Projects/Schemes Sanctioned During 1994—95

Sl. No.	Name of the project Scheme	Amount Sanctioned (Rs. in lakhs)
	Karnataka	
1.	Tourist Complex at Aihole	23.32
2.	Tourist Complex at Basvakalayan	37.12
3.	Yatri Niwas at Dharwad	50.20
4.	Yatri Niwas at Gulberga	49.06
5.	Tourist Complex at Karwar	24.60
6.	Tourist Complex at Kudremukh	21.14
7.	Tourist Complex at Pattadakal	24.52
	Total	229.96

Statement IV

Projects/Schemes Sanctioned for the year 1995—96

Sl. No.	Name of the project	Amount Sanctioned (Rs. in lakhs)
	Karnataka	
1.	Addl. accommodation facilities at Halebid, Hassan Dist.	27.16
2.	Addl. Accommodation facilities at Melkhamanahalli in Mysore Distt.	24.90
3.	Tourist Reception centre at Shimoga	18.20
4.	Tourist Reception Centre at Hubli	18.20
5.	Yatri Niwas at Bijapur	35.00
6.	Yatriaat Saundatti	28.10
7.	Construction of public conveniences at Ullal near Mangalore	4.41
8.	Construction public conveniences at Hiriyur Junction, Chitradurga	3.50
9.	Construction of public conveniences at Mandya Dairy	3.89
10.	Construction of wayside facilities at Thoranagal between Bellary-Hospet	26.00
11.	Yatrika at Kudalasagama	20.00
12.	Yatrika at Adichunchanagiri	20.00
	Total	229.36

High number of independent candidates for Assembly and Parliamentary seats

*87. SHRI SUSHILKUMAR SAMBHAJIRAO SHINDE:
SHRIMATI VEENA VERMA:

Will the Minister of LAW, JUSTICE AND COMPANY AFFAIRS be pleased to state:

(a) whether Government's attention has been drawn to unusually high number of independent candidates contesting election to certain Assembly and Parliamentary seats, running into hundreds and thousads; and

(b) if so, what steps are being taken to curb the uncalled for expenditure on their security and other administrative expenditure and to obviate the difficulties of the electorate?

THE MINISTER OF STATE OF THE DEPTT OF LEGAL AFFAIRS LEGIS-

LATIVE DEPTT. AND DEPTT. OF JUSTICE (SHRI RAMAKANT D. KHALAP): (a) and (b) Government is aware of the problem and is considering various measures to discourage non-serious candidates from contesting elections. These, among others, include: increase in the security deposit; increase in the minimum percentage of votes required to be polled to save forfeiture of security deposits; and listing of names in the ballot paper of candidates of recognised political parties above the names of independent candidates etc.

Instructions to promote lending by banks in Rural Areas of Gujarat

*88. SHRI RAJUBHAI A. PARMAR: Will the Minister of FINANCE be pleased to state:

(a) whether Government/RBI have asked the banks to promote lending in the rural areas of Gujarat;

(b) if so, the details of the instructions issued to the banks;

(c) whether instructions have also been issued to stop flow of funds from the rural areas to the urban areas through the banking system; and

(d) if so, the details thereof?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBRAM): (a) and (b) Government/Reserve Bank of India (RBI) have given general instructions to promote lending in rural areas which naturally apply to Gujarat. As per extant RBI guidelines, 40 per cent of the net-bank credit outstandings of all commercial banks (excluding foreign banks) is to be directed towards the priority sector. Out of this 40 per cent, atleast 18 per cent is required to be directed towards agriculture. Further, poverty alleviation programme like Integrated Rural Development Programme are also directed towards rural areas. Several other measures taken to facilitate flow of credit to rural areas are at statement (*see* below)

(c) and (d) Banks have been advised by RBI to ensure a Credit-Deposit Ratio of 60 per cent on an all-India basis for rural and semi-urban areas separately and this advice is meant to ensure development of rural savings in rural areas.

Statement

Measures taken to strengthen and streamline the rural credit system in the banks

1. Banks' advances to priority sector, which includes agriculture, village and cottage industries, artisans, small scale industries, transport operators, retail trade, etc. should be at least 40 per cent of their net bank credit;

2. Their advances to Agriculture should be at least 18 per cent of their net bank credit (within the overall target of 40 per cent);

3. Their advances to weaker sections (i.e. small and marginal farmers, SC/ST, Integrated rural Development Programme (IRDP) beneficiaries, Differential Rate of Interest (DRI) beneficiaries, etc.) should be at least in 10 per cent of their net bank credit (within the overall target of 40 per cent);

4. They are required to dispose off loan applications upto Rs. 25,000/- within a fortnight and those over Rs. 25,000/- within 8 to 9 weeks;

5. They are advised to delegate appropriate sanctioning powers to the rural branch managers so that majority of loan applications from weaker sections are sanctioned at branch level itself.

6. Simplified norms for taking collateral security by way of mortgage of loan/charge on land of third party guarantee have been made applicable.

7. No margin is required for agricultural loans upto Rs. 10,000/- for short term, medium/long term.